



# Insurance Act 2015

## 2015 CHAPTER 4

### PART 5

#### GOOD FAITH AND CONTRACTING OUT

##### *Contracting out*

#### **16 Contracting out: non-consumer insurance contracts**

- (1) A term of a non-consumer insurance contract, or of any other contract, which would put the insured in a worse position as respects representations to which section 9 applies than the insured would be in by virtue of that section is to that extent of no effect.
- (2) A term of a non-consumer insurance contract, or of any other contract, which would put the insured in a worse position as respects any of the other matters provided for in Part 2, 3 or 4 of this Act than the insured would be in by virtue of the provisions of those Parts (so far as relating to non-consumer insurance contracts) is to that extent of no effect, unless the requirements of section 17 have been satisfied in relation to the term.
- (3) In this section references to a contract include a variation.
- (4) This section does not apply in relation to a contract for the settlement of a claim arising under a non-consumer insurance contract.

**Changes to legislation:**

There are currently no known outstanding effects for the Insurance Act 2015, Section 16.